



Arizona State Retirement System Long Term Disability (LTD) Plan Employer Guide

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In Partnership with and Administered by:



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Long Term Disability Employee Booklet

The Long Term Disability Employee Booklet can be found by visiting the ASRS website at www.azasrs.gov. The booklet is housed in the Non-Retired Member section under Long Term Disability.

That Employee-centric booklet will give a complete overview of the Disability Plan through the ASRS. That booklet should be given to the Employee on their date of hire, and at the time they are given their disability packet.

2 Section

Procedures for Submitting Long Term Disability Claim

1. When Should Claim information be given or sent to an Employee?

An Employee should be sent notification of the Long Term Disability (LTD) Plan after they have been unable to work due to sickness or injury or have been working limited duty for **two consecutive months**. Limited duty means the employee has not been performing the usual duties of their job due to restrictions or limitations requested by their physician and are losing wages of any amount for this reason.

Provide the employee with the LTD claim packet along with a copy of the disability Plan booklet.

Upon completion of the claim packet (directions below), please submit through the ASRS website using Secure Messaging. Once you have created a new thread select the **“Send LTD Documents”** button which will forward the documents to Broadspire Services, Inc.

Waiting to submit a claim until after the six-month qualifying period has been satisfied can delay the issuing of any benefits and incur late submission fees. Early submission allows our office to obtain any additional information from doctors or employers that may be necessary and allows us to possibly approve the claim prior to the commencement of benefits.

To obtain the employee & employer claim packets, please visit the ASRS website at www.azasrs.gov. The packets are housed in the secure login area of ASRS website. If you do not have a login please contact the ASRS Employer Relations area to obtain a login.

2. What Forms are required for submission with an LTD claim and what forms are included in the employee claim packet?

The Employee claim packet consists of the following forms:

- **Long Term Disability Claim Statement** - This is to be completed by the employee.
- **Sensitive Release of Information Form** – This is to be completed and signed by the employee. This is the authorization that allows us to request medical records.
- **Federal Tax Form** – This is to be completed by the employee to determine the amount of federal taxes to be withheld from the benefit. Please note that 50% of the LTD benefit is taxable.
- **Arizona State Tax Form** – {Arizona Residents Only} This is to be completed by the employee to determine the amount of state taxes to be withheld. Please note that the LTD benefit is 50% taxable for recipients.
- **Right of Reimbursement Form** – This is to be completed by the employee so that Broadspire can issue the full LTD benefit while the employee pursues other benefits which they may be entitled to.
- **Direct Deposit Form** – This is to be completed by the employee so that Broadspire is able to electronically deposit benefit payments into their bank account. **(Note, if this form is not received timely, it may result in a paper check being issued for the initial approvable benefit).**

- **Attending Physician Statement** - This is to be completed by the employee's primary care physician (the physician who is most familiar with the employee's medical condition).

The Employer Claim packet – Please note the following should be clearly documented on the employer section of the claim statement.

- **Sick Leave/Donated Leave** - Please advise the date as to when this is exhausted. If sick leave is paid beyond the date LTD payments commence, the LTD payment will be reduced by sick pay until it is exhausted.
- **Unpaid Leave Of Absence** - For eligible participants on unpaid leave of absence as of the date disability is documented, and therefore, whose earnings are \$0 as of the date of disability, the minimum monthly benefit of \$50 is payable. For this reason, it is necessary to know exactly when sick leave, vacation, and donated times are exhausted.
- **Vacation/Annual leave/PTO** - When is this exhausted? If paid beyond the date LTD payments commence, the LTD payment will be reduced until it is exhausted.
- **Short Term Disability** - Did the employee receive any Short Term Disability benefits? If yes, were the premiums paid by the employee or the employer? If the employer paid the premiums, please provide the name and address of the Short Term Disability carrier. Short Term Disability benefits may be offset from LTD benefits if they pay for a duplicate period of time.
- **Physical / Non Physical Aspects of Job (Part 2 of employer portions of claim packet)** - This is to be completed by the supervisor (or other similar level in relation to the employee), so that we may be provided with accurate physical/nonphysical requirements of the job. You will need to login to the secure employer portion of the ASRS

website to obtain the most current employee, and employer claim packets.

3. What if an Employee is receiving Workers' Compensation Benefits?

- If Worker's Compensation benefits are being paid, the employee should also apply for LTD, as partial LTD benefits may be payable.
- If the disability is a result of an injury at work, please provide the name, address and phone# of the carrier under "Remarks" on the employer's statement. Please provide the amount of any Worker's Compensation benefits that have been paid, as these may affect the calculation of LTD benefits.

4. What if an employee is or has been working in a modified or limited duty position?

An employee that is or has been working modified or limited duty full-time and/or part-time is still eligible to apply for disability benefits. Limited duty is defined as being unable to perform the usual duties of the job, as medically substantiated by a physician.

If an employee is or has been working modified or limited duty during or after the six-month waiting period. The employer will need to send Broadspire copies of payroll records and time cards to reduce any earnings from the LTD benefit.

5. If you have a question whom should you call?

LTD Disability Benefit Specialist (DBS): An LTD DBS can help you with status of claim and benefit payment, any questions regarding what is going on with the claim, and any claims issues.

Team Manager/Senior DBS: If you are unable to reach an LTD DBS, a Team Manager will be able answer your questions. You can speak with either leader if you have concerns with the status of a claim, as well as the status of appeals.

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Section

Long Term Disability Plan Claim Packet

Instructions for Employer:

After your employee has been off work for **2 months** due to their disability, please give them the Employee LTD Claim Packet to complete. The packet should contain the following:

- A. Cover Letter
 - B. Employee Questionnaire Section
 - C. W-4
 - D. A-4
 - E. Right of Reimbursement Form
 - F. Direct Deposit Form
 - G. Attending Physician's Statement
 - H. Frequently Asked Questions
1. Tell the employee to complete forms b-f. The employee will need to take the Attending Physician's Statement to their doctor's office and have their physician complete and sign that form. Once this is done, all of the forms should be returned to you.
 2. Once you receive a completed packet from the employee, you will need to complete and sign the Employer's Notice of Claim form.

3. Scan and send both the Employee and Employer Claim packets to Broadspire through the ASRS secure employer website using the Secure Message function:
 - You must have something in the subject line and the body of the message. Please include the name of the employee in the body of the message.
 - Click the Choose File button to attach the claim packets. (The document size must be less than 10MB. You will receive a warning if an attachment is too large.)
 - Click **“Send LTD Documents”** button (do not click the “Send” button).
4. You must be assigned as an LTD contact type of either LTD Associate or LTD Signer only for your organization to sign and send the claim packet.
5. Broadspire will keep you informed of the status of the claim with email notification upon claim approval, denial or termination and a monthly claim activity report. You may also call Broadspire’s Call Center in Lake Zurich, Illinois at 1-877-232-0596, 24 hours a day, 7 days a week, to find out the status of an employee’s claim.
6. If you have any questions regarding the packet, how to complete it, etc., please feel free to contact Barry O’Dowd at (602) 240-2133 to walk you through the process.
7. To obtain additional copies of the packets, please visit the ASRS website at www.azasrs.gov. The packets are housed in the employer secure login area of ASRS website. If you do not have a login please contact the ASRS Employer Relations area to obtain a login.

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Section

Frequently Asked Questions

Should an employee apply for Long-Term Disability if they are on Workers' Compensation?

Yes. Workers' Compensation does not disqualify an employee from LTD benefits.

When should an employee apply for LTD?

LTD should be applied for as soon as the doctor states an employee will not be able to return to work within 6 months from their last day of work or return to work in a limited capacity. You should counsel any potential claimants to have this discussion with their doctor at **2 months or less** after the last day worked.

How do I obtain more claim forms, attending physician statements, booklets, etc.?

You may obtain copies of the claim packets by visiting the ASRS website at www.azasrs.gov. The packets are housed in the secure login area of ASRS website. If you do not have a login please contact the ASRS Employer Relations area to obtain a login.

If an employee has to reduce their hours, are they eligible for benefits?

Yes, the definition of disability states an employee is disabled if they are medically unable to perform all the regular duties of their own job. Therefore, an employee who is working reduced hours or limited job functions, under the advice of a licensed physician, may qualify for benefits.

Do we have to terminate an employee when they go on LTD?

No. Many employees are able to return to work after they have recovered. You may even bring a person back at a reduced schedule without causing their claim to close. Each case must be reviewed on its own merit. The member, DBS and employer need to work together to achieve the appropriate outcome.

Do we have to include the Attending Physician Statement when we send in the Claim Statement?

No. An employee may choose to have their doctor mail the Attending Physician Statement directly to Broadspire Services, Inc. However, the claim will not be reviewed until both documents are received.

How do I get a report of active claimants?

The administrator or an application manager for the ASRS website will need to access the “Maintain Employer contacts” link to update the LTD contacts for your facility. ASRS will send updates to Broadspire on the last business day of each month. Updated contact type: “LTD Associate” will then receive monthly reports and receive registration information to access Broadspire’s online system.

How do I check the status of a claim?

You may call the Broadspire toll-free number 1-877-232-0596 or access Broadspire’s online system. If the Customer Service Representative is unable to locate a claim, that may mean that Broadspire has not yet received the claim information and the claim has not yet been initiated.

How long does it take to process a claim?

Each case must be reviewed on its own merit, however typically the process is approximately 60 days or less. Once a claim is received, Broadspire will contact the employer by email and the employee by mail or phone of the status of the claim.

Is an employee able to receive Social Security Benefits and also receive LTD benefits?

Yes, they can receive benefit payments from both Social Security and Broadspire. According to Arizona Law if the employee is receiving Social Security a percentage of the Social Security benefits will be used to reduce the LTD benefit.

Is an employee able to receive retirement from ASRS and also receive an LTD benefit from Broadspire?

No, if an employee applies for their retirement through the ASRS, they are not eligible to receive LTD benefits.

May an employee work during the six-month qualifying period?

Yes, they can work limited duty during the six-month qualifying period if instructed by a physician.

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Reports and Notification Emails

In this section are samples of the email notifications and reports that you as an employer would receive from Broadspire. An LTD Associate contact type will automatically receive emails and reports on a regular basis. The administrator or an Application Manager on the ASRS website is able to assign LTD Associates. If you need information or assistance with this process, you should contact Barry O'Dowd, Account Executive, for assistance.

SAMPLE EMAIL NOTIFICATIONS YOU MAY RECEIVE DURING THE LIFE OF THE CLAIM ARE AS FOLLOWS:

Notification of Claim Received Email (Example)

Generated Email to LTD Associate upon initial creation of a complete LTD claim:

TO: JDoe@azasrs.gov; SSmith@azasrs.gov

02/25/2015 12:28 PM

Subject: EE First Name, Last Name / Long Term Disability-Initial Claim Received

Name: Employee Name
Claim #: C-2017-XXXXXX
Date of Disability (as reported by Employee):
Last Day of Work (as reported by Employee):
Division Number: 000000
Disability Representative:
Phone: 877-232-0596
Fax: 859-550-2744

Broadspire has received an LTD claim from the above employee.

Action Required:

Please send all responses to ASRSLTD@CHOOSEBROADSPIRE.COM

Our customer service phone number is (877) 232-0596

Report any corrections to data in this email to Arizona State Retirement System (ASRS) LTD Center at (877) 232-0596 or by replying to this email.

LTD Claim Approval Email Notification (Example)

Generated Email to LTD Associate upon initial approval of LTD claim:

Broadspireintegratedabsencesupport@broadspire.com

JDoe@Firestone.com; SSmith@Firestone.org

02/25/2015 12:28 PM

Subject: EMPLOYEE NAME / Notification of Initial Approval of Long Term Disability Claim

EMPLOYEE NAME

Claim #: C-2017-XXXXXX

Date of Disability: 2/4/2017

The above employee has had their LTD claim approved.

PLEASE NOTE: Broadspire will be forwarding you a copy of the Approval Letter sent to the Employee within the next few days.

If any of the information above is incorrect, please indicate corrections below and reply to ASRSLTD@CHOOSEBROADSPIRE.COM.

Please send all responses to: ASRSLTD@CHOOSEBROADSPIRE.COM

Our customer service phone number is: (877) 232-0596

Note: You are receiving this email because you are listed as the LTD Associate for your Employer Group in the ASRS LTD Program database. If you feel you have received this email in error, please contact us to let us know.

Monthly Claims Activity Report

Please note that LTD Associate contact types listed on the ASRS website will have access to the Disability Claim List. For assistance you may contact Account Executive, Barry O'Dowd.

The Claims Activity Report shows all the claims activity for the prior month. It is sent out via email at the beginning of each month. Here is the key for the claim status on the report:



CLAIM STATUS REASON CODES:

Also included in this section is a list of Claim Status Reason Codes. These will correspond with the codes on the reports, so that you can see specifically the current status of the claim at the time you receive the report.

<u>Claim Status Code</u>	<u>Claim Status Code Description</u>	<u>Claim Status Code</u>	<u>Claim Status Code Description</u>
O-A	Open – Accepted	O-P	Open – Pending
O-R	Open – Reinstated	O-S	Open - Suspended
C-D-W	Closed – Denied - Did not satisfy waiting period	C-D-L	Closed – Denied – Plan Provision or Exclusion
C-T-R	Closed – Terminated – Return to work	C-T-L	Closed - Terminated – Limitation or Exclusion
C-D-C	Closed – Denied – Failure to receive appropriate care	C-D-E	Closed - Denied - Eligibility not met
C-T-C	Closed – Terminated – Failure to receive appropriate care	C-D-L	Closed – Denied – Plan Provision or Exclusion
C-T-X	Closed – Terminated – Expiration of Benefits	C-T-D	Closed – Terminated – Death
C-T-L	Closed – Terminated – Plan Provision or Exclusion	C-D-N	Closed – Denied – Not in eligible class
C-D-I	Closed – Denied – Incomplete Claim	C-D-P	Closed – Denied – Pre-existing condition exclusion
C-T-I	Closed – Terminated – Failure to provide ongoing medical information	C-T-P	Closed – Terminated – Plan Provision
C-T-B	Closed – Terminated – Received maximum benefit period	C-D-M	Closed – Denied - Medical did not support disability
C-D-F	Closed – Denied – Failure to submit medical information	C-T-M	Closed -Terminated - Medical did not support disability

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Contact Information

(Last Updated: February 2019)

Our customer service will be able to assist you and claimants with any general claim questions you may have. If at any time our customer service is not able to assist you they will forward your call to the appropriate specialist listed below.

If you have a question for Broadspire, you should dial (877) 232-0596 and use the following contact list as your guide for whom you should speak to regarding your question:

ASRS Broadspire LTD Claim Team

<u>Disability Benefit Specialist</u>	<u>Phone Number</u>	<u>Email Address</u>
Cassandra Jean Pierre	(954)693-1194	Cassandra Jean Pierre@choosebroadspire.com
Keyneisha Norman	(954)693-1195	Keyneisha Norman@choosebroadspire.com
Mary Jo Hebert	(954)693-1302	Mary Hebert@choosebroadspire.com
Jennifer Hassell	(954)693-1322	Jennifer Hassell@choosebroadspire.com
Olivia Andrew	(954)693-1226	Olivia Andrew@choosebroadspire.com
Polly Evens	(954)693-1985	Polly Evens@choosebroadspire.com
Shanakay Linton	(954)693-1212	Shanakay linton@choosebroadspire.com
Yesenia Cabrera	(954)693-1131	Yesenia Cabrera@choosebroadspire.com
Yolanda Williams	(954)693-1114	Yolanda williams@choosebroadspire.com

Broadspire Team Managers or Senior DBS

If you are unable to reach an LTD DBS or DBC, an Operations Team Manager or Senior DBS will be able to answer your questions. You can speak with the Team Manager or Senior DBS if you have concerns with the status of a claim or an appeal:

Team Manager

Diane Andrew

Diane_Andrew@choosebroadspire.com

954-693-1137

Senior Disability Benefit Specialist

Daniella Bryant

Daniella_Bryant@choosebroadspire.com

954-693-1284

Broadspire Account Executive

The Account Executive is your main contact to assist you with the Employer process. If you have questions regarding the Plan statuses, change in employer contact information, report requests, or email notification questions the Account Executive will be able to assist you.

Barry O'Dowd

Barry_O'Dowd@choosebroadspire.com (or) BarryO@azasrs.gov

Phoenix (602) 240-2133

Tucson (520) 239-3100 Ext 2133

FAX # (602)240-2004

Broadspire's mailing address and fax number

is: Broadspire

PO Box 14773

Lexington, KY 40512

Phone #: 1-877-232-0596

Fax #: 1-859-550-2744

